Prakas
on
Overseas Fund Transfer of Banks and Financial Institutions
through the National Bank of Cambodia

The Governor of the National Bank of Cambodia

- With reference to the Constitution of the Kingdom of Cambodia;
- With reference to the Royal Degree NS/RKT/0412/337, dated 17 April 2012 on the
  reappointment of His Excellency Chea Chanto, as Governor of the National Bank of
  Cambodia, as equivalent to Senior Minister;
- With reference to the Royal Kram NS/RKM/0196/27, dated 26 January 1996
  promulgating the Law on the Organization and Conduct of the National Bank of
  Cambodia;
- With reference to the Royal Kram NS/RKM/1206/036, dated 29 December 2006
  promulgating the amendment of article 14 and 57 of the Law on the Organization and
  Conduct of the National Bank of Cambodia;
- With reference to the Royal Degree CS/RKM/0897/03, dated 22 August 1997
  promulgating the Law on Foreign Exchange;
- With reference to the Royal Kram NS/RKM/1199/13, dated 18 November 1999
  promulgating the Law on Banking and Financial Institutions;
- With reference to the Prakas B1.010.194 Pro.Kor dated 26 November 2010 on the
  amendment of Article.3, Article.4, Article.5, Article.12 and Article.13 of Prakas on
  Structures of the National Bank of Cambodia and roles, functions of the diverse entities
  under supervisory authority;
- Pursuant to the agreement reached at the meeting of the senior officials of the
  National Bank of Cambodia on February 03, 2014.

Decides

Article 1.

The purpose of this Prakas is to define the procedures and fee on overseas fund
transfer for bank and Financial Institutions through the National Bank of Cambodia
(NBC).

Article 2.

This Prakas is applied to Banks and Financial Institutions licensed by the NBC.
Article 3.
Banks and Financial institutions can transfer foreign currencies transfer through the NBC.

Article 4.
The NBC will process the fund transfer with the following schedule:
- Application submitted before 11:00 AM, the documents for the fund transfer will be processed on the same day as the application is submitted.
- Application submitted after 11:00 AM, the documents for the fund transfer will be processed on the next working day.

Article 5.
In case that fund is transferred to the same beneficiary bank, its amount can be as much as its actual transactions and its value date would be as follow:
- The amount of fund is less than KHR 80 billion or equivalent, its value date would be one day after the current account has been debited (t+1).
- The amount of fund is greater than KHR 80 billion or equivalent, its value date would be two days after the current account has been debited (t+2).

Article 6.
The supporting documents which shall be submitted to the National Bank of Cambodia are as follow:
- Payment order for Overseas Fund Transfer (Appendix 1)
- Domestic sources and use of fund (Appendix 2), and
- Relevant documents if they are deemed necessary.

Article 7.
The fee for fund transfer will be charged based on the amount of money to be transferred by deducting from the current account of transferring banks and financial institutions opened at National Bank of Cambodia, and determined as following:

A. For inward transfer
   - 0.12 % of the fund transfer
   - Minimum KHR 30,000 or equivalent
   - Maximum KHR 9,000,000 or equivalent

B. For outward
   - 0.12 % of the fund transfer
   - Minimum KHR 30,000 or equivalent
   - And SWIFT KHR 120,000 per transaction

Article 8.
Banking and Financial Institutions will not be allowed to export USD Notes abroad.

Article 9.
The following Prakas and Announcement will be abrogated:
- Announcement No. B.5.07-186 SCN dated 04 April 2007 on the procedure to overseas fund transfer.
- Announcement No. B.5.08-561 SCN dated 11 June 2008 on Service Charges of the Overseas Fund Transfer through the National Bank of Cambodia.
- Additional Announcement No. 511-0289 SCN, dated 17 October 2011, as well as any content that contrary to the spirit of this Prakas.

**Article 10.~**

Secretariat General, Technical Directorate General, Bank Supervision Directorate General, Inspection General, Cashier General, Departments and Organizations under the supervisory of National Bank of Cambodia and all bank and financial institutions under the National Bank of Cambodia's supervisory authority shall strictly implement this Prakas.

**Article 11.~**

This Prakas is effective as of the date of signing.

Phnom Penh dated ..........  
Governor
Oversea Transfer Order

- អតីតបុក / Amount:
- ប្រការបុក / Beneficiary’s Name:
- កូលសេចក្តី / Account Number:
- មានការេនិស្សានិក / Beneficiary’s Bank:
- ការពារបរិយាកាស / Address:
- Swift Code:
- មានការេនិស្សានិក / Intermediary Bank or Correspondent Bank:
- ការពារបរិយាកាស / Address:
- Swift Code:
- តម្លៃការណ៍ / Purpose of payment:
- ដាក់ការទិញពីគោលនយោបាក់ / Deduct Bank Charge from:
  - ការទិញពីគោលនយោបាក់ / Debit from drawer’s account
  - ការទិញពីប្រការបុក / Debit from beneficiary amount

ការដែលបានការពារប្រការ

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<th>ការធ្វើឱ្យសារធានាអជ្ជigen</th>
<th>ចំនួនបរាជ័យ</th>
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<tr>
<td>១. ការធ្វើឱ្យសារធានាអជ្ជigen (Cash)</td>
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<td>២. ការធ្វើឱ្យសារធានាអជ្ជigen (Deposits with NBC)</td>
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<td>៣. ការធ្វើឱ្យសារធានាអជ្ជigen (Minus capital guarantee)</td>
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<td>៤. ការធ្វើឱ្យសារធានាអជ្ជigen (Deposits with local banks)</td>
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<td>៥. ការធ្វើឱ្យសារធានាអជ្ជigen (Net loans and advances)</td>
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<th>ការធ្វើឱ្យសារធានាអជ្ជigen (Fund Collected Locally)</th>
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<td>១. ការធ្វើឱ្យសារធានាអជ្ជigen (Deposits from local customer)</td>
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សរុប = ១ - ២
សរុប = ១/២